

**Amendment to the Specification:**

Please amend the Specification title as follows:

COMPUTER-IMPLEMENTED METHOD OF REDUCING RISK IN A PAYMENT-BASED TRANSACTION WHEREIN PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A COUNTERPARTY USING A PAYMENT BANK SYSTEM OPERATED BY A PAYMENT BANK AND WHEREIN A-BY RETURNING PAYMENT AUTHORIZING INSTRUCTIONS IS RETURNED TO A PAYMENT QUEUE FOR LATER RE-EVALUATION IN THE EVENT THAT THE AMOUNT OF PAYMENT AUTHORIZED BY SAID PAYMENT AUTHORIZING INSTRUCTION EXCEEDS THE BALANCE